

## A B S T R A C T

An insurance method comprising the following steps:

- establishing a contract between a client to be  
5 insured and an insurer ready to insure the client against  
possible claims, in which contract the client pays the  
insurer an initial sum covering at least the costs of  
insurance over a predetermined duration;
- investing at least a portion of said initial sum  
10 so that the invested sum earns income; and
- at the end of the said predetermined duration,  
reimbursing the client with a sum that is a function of  
the income earned by the investment made by the insurer  
and of the claims the insurer has had to indemnify during  
15 said predetermined duration.